STATE OF MICHIGAN

DEPARTMENT OF ENERGY, LABOR AND ECONOMIC GROWTH OFFICE OF FINANCIAL AND INSURANCE REGULATION

Before the Commissioner of Financial and Insurance Regulation

Archie Hutchinson, Jr. Petitioner

V

Enforcement Case No. 08-5597

Office of Financial and Insurance Regulation Respondent

For the Petitioner:

Archie Hutchinson, Jr.



For the Respondent:

Marlon Roberts
Office of Financial & Insurance
Regulation
P.O. Box 30220
Lansing, MI 48909-7720

Issued and entered this _______day of April 2009 by Ken Ross Commissioner

FINAL DECISION

On May 22, 2008, Chief Deputy Commissioner Frances K. Wallace issued an Order for Hearing and Order to Respond. Petitioner filed his answer on June 11, 2008. Hearing was scheduled for November 20, 2008. On the hearing date, Petitioner did not appear.

Respondent moved for a default judgment which was granted by the administrative law judge pursuant to Section 72 of the Administrative Procedures Act, MCL 24.278.

The factual allegations and conclusions of law stated in the complaint are adopted and made part of this Final Decision.

In addition to the considerations above, it is important that the Petitioner did not file exceptions to the Proposal for Decision. Michigan courts have long recognized that the failure

to file exceptions constitutes a waiver of any objections not raised. *Attorney General v. Public Service Comm* 136 Mich App 52 (1984).

ORDER

Therefore, it is ordered that the refusal to issue an insurance producer's license to the Petitioner is upheld.

Ken Ross Commissioner